

**IN THE UNITED STATES
PATENT AND TRADEMARK OFFICE**

Patent Application

Inventor(s): Garay, J. et al.
Case: Garay 10-1 (LCNT/125336)
Serial No.: 10/611,771 **Group Art Unit:** 2136
Filed: 06/30/2003 **Confirmation #:** 2190
Examiner: Johnson, Carlton
Title: METHOD AND SYSTEM FOR FAIR EXCHANGE OF USER
INFORMATION

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COMMENTS ON STATEMENT OF REASONS FOR ALLOWANCE

Applicants believe that the record of the prosecution as a whole, including Applicants' specification and claims, provides additional reasons for allowance. The Examiner's Reasons for Allowance do not necessarily state all the reasons for allowance or all the details why the claims are allowed and, therefore, should not be used to interpret the scope of the claims in place of the record of the prosecution as a whole.

Respectfully submitted,



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